



ANATOMY OF A FRAUD INVESTIGATION

Travel to the Heartland Africa

Dr. Haluk F. Gürsel

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PRESENTATION OF THE BOOK:

Introduction

This book is a landmark contribution to the study of fraud detection and organizational resilience. By weaving a real-life narrative with analytical depth, it transcends mere storytelling and positions itself as a critical resource for academics, policymakers, and practitioners. It challenges entrenched assumptions and compels a rethinking of oversight strategies in financial systems.

Summary of the Book

The book documents a striking incident in which fraudulent activity bypassed conventional detection protocols, exposing systemic vulnerabilities that threaten organizational

integrity. It underscores the inadequacy of rigid safeguards and highlights the urgent need for adaptive, technology-driven approaches to fraud prevention.

Evaluation Criteria

- Significance

The book addresses one of the most pressing challenges in financial governance: the evolving sophistication of fraud. Its relevance extends beyond academia into the practical realm of organizational policy and global financial stability.

- Methodology

Employing a case-based narrative grounded in real-world events, the book achieves both authenticity and pedagogical clarity. Its methodological strength lies in bridging descriptive analysis with actionable insights.

- Originality

By capturing a rare scenario where fraudsters outmaneuvered established safeguards, the book offers original perspectives that enrich scholarly discourse. It advances the field by demonstrating the limitations of static detection systems and advocating for dynamic, innovative responses.

- Impact

The book's influence is twofold: it enriches academic debate and provides a roadmap for organizations to integrate advanced tools such as machine learning and real-time analytics. Its call for vigilance and adaptability resonates across disciplines, from finance to organizational behavior.

Strengths

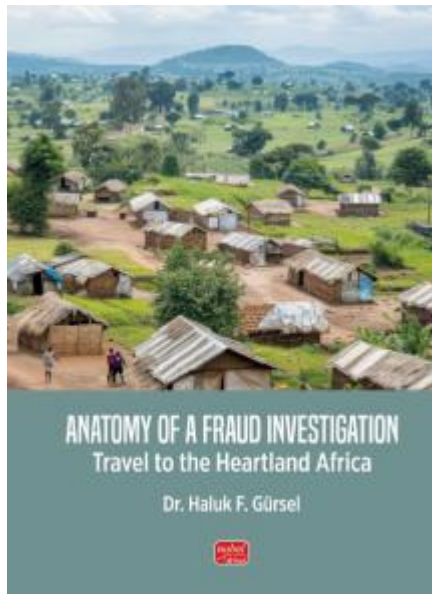
- Powerful articulation of systemic vulnerabilities.
- Clear advocacy for innovation and adaptability in fraud detection.
- Integration of cutting-edge technological perspectives.
- Engaging narrative style that makes complex issues accessible without sacrificing rigor.
- Potential to shape both scholarly research agendas and practical organizational reforms.

Conclusion

This book is not merely an account of fraud; it is a clarion call for transformation in how we conceptualize and implement detection mechanisms. Its originality, relevance, and practical applicability make it a cornerstone text for academic presentation, classroom engagement, professional training and even for a movie scenario. It stands as a definitive work that challenges the status quo and inspires a paradigm shift toward proactive, technology-driven strategies in combating fraud.

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This case, taken from true events, is quite exceptional in building up new thoughts on fraud detection mechanisms. The book is a completely inspiring one illustrating a unique situation that eludes the conventional detection methods. The actions of the fraudster were not upheld in any review by an oversight body, nor as far as anyone with official operations in the organization knew. The proper protocol states that Organization's funds need to be secured at all times to ensure that they are available when required. This particular case starkly highlights the consequences of deviating from such protocols.

The life lesson here tells all of us to think outside the box and innovate our approaches to detect fraud soon after they occur. This narrative serves as a poignant reminder that fraud artists are one step ahead of the very people charged with defining the rules, guidelines and standards of oversight, thereby destroying the actual effectiveness of the traditional methods of detection. This case is entertaining, but it provokes thought about the transformation in the field of fraud detection and the demand for adaptive strategies to prevent misconduct in finance and, indeed, fraud in general.

FULL TEXT OF

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by Dr. Haluk F. Gürsel

2026



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Foreword

This case is quite exceptional, and it also helps build up various thoughts on fraud detection mechanisms. Conventionally, it has been said that oversight roles like auditors and fraud examiners serve as the final defense against fraudulent activity. The basis for such assertion has been historically laid in the very need for such professions that were instituted to make sure accountability and transparency within organizations, apart from looking into internal controls. However, modern-day trends have witnessed a paradigm shift in the fraud detection realm. Several studies indicate that while oversight staff have a significant role in investigating frauds, it is indeed not the primary point of detection. The discernment of wrongdoing by whistleblowers and informants has become the principal means of notifying authorities about improprieties and misconduct.

Such empirical assertions are made with statistical data, for instance, the Association of Certified Fraud Examiners (ACFE) has been conducting extensive research over the years into the various means of detecting

fraudulent behavior. In the 2024 Occupational Fraud: A Report to the Nations, it was indicated that whistleblower tips alone account for a staggering 43% of fraud instances that are uncovered, thus making it, by far, the most common detection method. This figure is over three times larger than that of any other detection mechanism, which by any means shows how instrumental people working within organizations are in the fight against fraud. Other notable detection methods include internal audits or oversight departments, which account for 14% of cases, and management reviews at 13%. Interestingly, accidental discoveries of fraud were recorded at a mere 5%, indicating that proactive measures are far more effective than chance encounters in identifying wrongdoing.

In light of these findings, recommendations for improving fraud detection often focus on two main strategies: enhancing the training of oversight staff to better equip and train them to identify fraudulent activities and increase the incentives to whistleblowers for reporting any misconduct.

The recommendations are badly needed, but they may not cover each and every scenario. The case in this book is a completely new one that cannot be tapped into the standard detection ways and illustrates a unique situation that eludes these conventional detection methods. Upon reading, it will be found out that the telling of the fraudulent activity was incidental. The actions of the fraudster were not upheld in any review by an oversight body nor as far as anyone with official operations in the organization knew. The main issue really was the improper use of funds that were supposed to be under the permanent custody of the organization including off working hours. The proper protocol states that these funds need to be secured at all times to ensure that they are available when required. This particular case starkly highlights the consequences of deviating from such protocols.

This narrative is a collection of unique features that make it a good case to study within the fraud-detection environment. Authorities may not rely on random coincidence for the detection of any future similar fraudulent events. It serves as a poignant reminder that fraudsters can often stay several steps ahead of those tasked with creating oversight rules and standards, thereby challenging the effectiveness of traditional detection methods. The life lesson in this true story tells all of us to think outside the box and innovate our approaches to detect fraud soon after they occur. It also reminds us that on occasion, fraud artists are one step ahead of the very people charged with defining the guidelines and standards of oversight, thereby destroying the actual effectiveness of the traditional methods of detection. This case is entertaining, but it provokes thought about the transformation in the field of fraud detection and the demand for adaptive strategies to prevent misconduct in finance and, indeed, fraud in general.

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Prelude

Since the late 1940s, the enchanting melodies of Nat King Cole and Frank Sinatra have brought to life the classic tune "Autumn Leaves," a song that beautifully encapsulates the essence of the fall season. Through their soulful crooning, they evoke vivid imagery of leaves in shades of red and gold gently drifting by the window, creating a poignant reflection on the passage of time and the beauty of nature's transformation. This song serves not only as a vocal expression of the season but also as a reminder of the nostalgia and warmth that autumn brings, resonating with listeners across generations.



Figure:1 Maryland Parks in Autumn

The visual interpretations of fall are equally inspiring, with breathtaking landscapes that have become iconic representations of the season. Among the most celebrated locations are Shenandoah National Park in Virginia and the picturesque parks of Maryland, where the vibrant foliage creates a stunning tapestry of colors. However, one cannot overlook the breathtaking beauty of autumn in Switzerland, particularly in Geneva. This city, often regarded as one of the best places to live in Europe, boasts a rich history and a unique charm that draws visitors from around the globe. Originally annexed by France in 1798, Geneva became part of the Swiss Confederation on June 1, 1814, following the conclusion of the Napoleonic Wars. Today, it stands as a global city, a financial powerhouse, and a diplomatic hub, housing numerous international organizations, including the headquarters of various United Nations agencies and the Red Cross. The city's historical significance is underscored by its role as the host of the League of Nations after World War I, where pivotal agreements, such as the Geneva Conventions on humanitarian treatment during wartime, were

established. Geneva is often referred to as the world's most compact metropolis, characterized by its beautiful parks, pristine streets, and a lifestyle governed by rules and punctuality. Allegedly, one can set their watch by the arrival of the trains, a testament to the city's commitment to timeliness and efficiency.

The narrative takes a turn to a specific fall day in 1990, precisely on August 31, when significant events unfolded at the World Health Organization for All's (WHOA) headquarters, located in close proximity to several other international organizations. In just a week, Geneva would celebrate *Jeûne Genevois*, a public holiday observed in the Swiss canton of Geneva on the Thursday following the first Sunday of September. This occasion is marked by the traditional consumption of plum tart, a symbolic dish that many households prepare the day before, reflecting the cultural significance of the event. *Jeûne Genevois* serves as an opportunity for the working class in Geneva to enjoy a long weekend, as it conveniently aligns with the following Friday, allowing for a four-day break.



Figure 2: Full colors of Geneva in Fall

On that particular Friday, the atmosphere in the city was charged with anticipation as employees began counting down the minutes until the end of the workday. Many were eagerly awaiting the clock to strike 4 PM, the official time when they could leave under the flexible scheduling rules. As the hours ticked away, the streets of Geneva began to fill with the hustle and bustle of commuters, with rush hour traffic already in full swing. For those who could leave even a minute earlier, it meant the difference between sitting in traffic with hundreds of other vehicles or enjoying a smoother drive home. As the afternoon progressed, women touched up their lipstick and men checked their appearances in the restroom, all while some employees discreetly slipped out early, taking advantage of the absence of their supervisors. However, for the senior staff and high-ranking officials of the organization adhering to the 4 PM departure time was deemed appropriate, reflecting the professional decorum expected in such esteemed positions.

Then, at that point they can go somewhat prior, and as the time passes by, the rush and the group develop. Be that as it may, for oversight staff, elite of the Organization, isn't seen fitting to leave before 4 pm which is earliest time one can leave the work under flexitime rules.

Fridays in Geneva are notorious for their traffic congestion, particularly after 4 PM, when the two-lane highway connecting Geneva to Lausanne, approximately 100 kilometers away, is full and becomes a bottleneck of vehicles. Expanded swarm on the roads pretty much every day happens. The daily influx of commuters is exacerbated on Fridays, perhaps everybody needs to return home rapidly to get ready end of the week plans., creating a palpable sense of urgency on the roads. The anticipation of the weekend, coupled with the beauty of the autumn season, adds a layer of excitement to the end of the workweek, making the experience of leaving the office all the more exhilarating.

Friday

Meet Frank, Investigator

Frank Green is not just any investigator; he is a seasoned professional working for an international organization based in Geneva, Switzerland, where he plays a crucial role in the oversight division. Standing at an impressive height of 1.89 meters and approaching his fiftieth birthday, Frank's appearance is a unique blend that reflects the diverse heritage of the Balkan region. He often quips, “well, clearly there were attractive women and handsome men in all nations; that combination must have this outcome,” highlighting his appreciation for the rich tapestry of cultures that contribute to his looks. Frank's academic credentials are equally impressive; he has received top-notch education from prestigious institutions, graduating with either magna or summa cum laude honors. Additionally, he holds a certificate from Harvard's esteemed Justice Programme, which further underscores his expertise in the field. Beyond his investigative duties, Frank also shares his knowledge as a professor at a local university, where he inspires the next generation of thinkers and leaders.

In 1980, when the organization announced an opening for an oversight position, a staggering 327 candidates vied for the role. However, Frank emerged as the sole victor, a testament to his exceptional qualifications and skills. His selection was particularly significant, as it marked the first time in over a decade that new talent was introduced to the division, which had seen a stagnant period of leadership and staff. This influx of 'fresh blood' was met with enthusiasm, as the organization was eager to revitalize its operations. However, the transition was not without its challenges; shortly after Frank's arrival, many of the staff members who had participated in his selection began to retire, leading to a series of changes in office directors. Each new director brought their own set of unwritten rules and habits, creating an environment that was both dynamic and sometimes unpredictable. While the current director was not particularly outstanding, Frank found him to be manageable, allowing for a smoother adaptation to the evolving workplace.

As the clock struck 3:30 PM, Frank was preparing to leave for the week, diligently jotting down the remaining tasks he needed to address. From his office on the sixth floor, he had a clear view of the line of vehicles departing from the parking garage, a sight that often signaled the end of a busy workday. He was also contemplating a family outing, planning to treat his children to a delightful meal of 'filet de perche'—a delectable perch fillet dish sourced from the pristine lakes of Switzerland—at the picturesque Quatre-Cantons Lake region, located approximately 250 kilometers from his home in Geneva.

However, just as he was wrapping up his administrative duties, his phone rang at precisely 3:40 PM, interrupting his thoughts. Shelly, the department secretary, informed him that Director Ben was requesting his immediate presence in his office. Surprised by the urgency, Frank made his way to the director's office in about three minutes. There, he found Director Benjamin Miller, a U.S. national, holding a full-page document that had apparently just come from the Deputy Director General's Office. The document contained alarming news: a significant

amount of the organization's assets had been stolen that week, prompting the Director General to authorize an urgent investigation. The Deputy Director General requested that the oversight office promptly assign an investigator to address the situation, and while Ben had the final say, he recommended Frank for the task due to his proficiency in both English and French, which would be essential for the investigation.

The investigation was set to begin in Kigali, Rwanda, with the possibility of expanding to Zaire (now the Democratic Republic of the Congo) and Uganda. The United Nations Security staff in Kigali had been notified to facilitate investigator's arrival and work. Ben emphasized the importance of starting the investigation promptly, suggesting that Frank travel on Saturday to allow for a more relaxed start to the week. The flights would connect through Brussels, providing Frank with ample time to prepare for the task ahead.

The investigator is anticipated to attend first meeting in Kigali, Rwanda next Monday morning.

Ben was expressing 'so you are right there. Monday morning, you ought to be working and as of now that leaves you Saturday or Sunday free. However, I propose Saturday travel would be smarter to begin week and a bit relaxed prior to working in this ex-Belgian area. The flights are going by means of Brussels. You can design appropriately'.

Benjamin was looking with a fixed gaze to Frank. He just added that he reached the in-plant travel service to demand tickets to Kigali, Rwanda by through Brussels and indicated that related paperwork will follow next week.

A long and cold silence ensued, leaving Frank momentarily stunned by the sudden turn of events. "Off you go, Esquire," Ben finally said, signaling the end of their meeting. Frank returned to his office, still processing the unexpected assignment in his mind when his phone rang again. This time, it was his wife, inquiring about his return home and whether there was anything she needed to prepare for the next day. With a hint of regret, he informed her, "we may have to drop the plans

as of now,” leaving her astonished by the abrupt change in their weekend itinerary. He added ‘well, in about two hours, I will be home’.

There was indeed nothing missing from a perfect duty trip.

After the call, Frank made his way to the travel agency, where he was greeted by Catherine, the customer service representative. She informed him that Director Benjamin had already contacted her to prepare his ticket and that she had found the best connections for his journey. Frank reviewed the itinerary, noting that his first flight would depart Geneva on Saturday at 12:30 PM, arriving in Brussels about an hour later. He would then have a six-hour layover before catching the flight to Kigali, which was scheduled to land at 6:30 AM on Sunday. The itinerary qualified for business class, allowing him the opportunity to rest during the long journey. Satisfied with the arrangements, Frank returned to his office to contemplate the unexpected trip once more. Everything seemed to be in order, and after shutting his office door, decided to go home now. It must be nearing the end of rush hour traffic on the Lausanne highway. When reached there, he saw that he was correct. Navigating through the evening rush hour traffic on the Lausanne highway, he drove home. He arrived around 6 PM, ready to explain the situation to his wife.

Once home, Frank quickly recounted the developments of the day to his wife, and together they decided to prepare for a trip that might last a week. They informed their children that their planned outing for Saturday would have to be postponed, and they would instead need to stay home and help their mother. Although disappointed, the children understood that their father had important work to do, and they looked forward to the rescheduled family adventure in Switzerland. As Frank prepared for his journey, his mind was already racing with thoughts about the investigation ahead, filled with uncertainties and challenges that lay in wait.

Frank was already thinking about the task, and there were indeed a lot of unknowns.

Saturday

Hit the Road, Frank

Frank was restless throughout the night, his mind racing with an inexplicable anxiety that seemed to have no clear origin. It was as if a heavy fog had settled over his thoughts, obscuring any rational explanation for the unease that clung to him like a persistent shadow. This particular investigation, while it appeared to be just another case on the surface, had ignited a flicker of something deeper within him—a sense of foreboding that he couldn't quite articulate. What was it about this case that felt so different? He pondered the nuances of his work, recognizing that every investigation held its own unique elements, yet this one felt particularly significant, as if it were a puzzle piece that belonged to a larger, more intricate picture. Despite his efforts to dissect his feelings and pinpoint the source of his discomfort, he found himself at a loss. Eventually, fatigue overtook him, and he drifted into a restless sleep, his mind still grappling with the elusive thoughts that had plagued him.

When Saturday morning arrived, Frank awoke early, the sun barely peeking through the curtains. He felt a sense of urgency as he prepared for the day ahead. After a quick shower that invigorated his senses, he hastily consumed a breakfast that consisted of toast and coffee, his mind still partially clouded by the remnants of his restless night. He meticulously shaved, ensuring that he looked sharp and professional, and donned his favorite dark suit and tie, a uniform that had become synonymous with his role as an investigator. As he finished getting ready, he shared his plans with his wife, explaining that he would be driving his car to the office parking garage, where it would remain until his return. He had arranged for a taxi to take him to the airport, a detail that seemed mundane yet added to the weight of the day ahead. Before stepping out the door, he took a moment to kiss his wife and children goodbye, feeling a mix of love and apprehension as he embraced them. With a final wave, he ventured out from the comfort of his home, stepping into the unknown with a heart full of questions and a mind determined to uncover the truth behind the investigation that awaited him.

As he sat in the driver's seat of his compact car in front of his home, a swirl of mixed emotions enveloped him, prompting deep contemplation about the journey ahead. The steering wheel felt familiar beneath his hands, yet today it seemed to symbolize the weight of his thoughts. He pondered the best route to take to reach the Organization's parking lot, a destination that held both promise and uncertainty. Instead of opting for the more direct Lausanne-Geneva highway, which was often bustling with traffic and stress, he decided to take the scenic Lake Road. This choice allowed him to meander along the picturesque shores of Lake Lemman, where the tranquil waters glistened under the sun and the surrounding mountains stood majestically in the background. The serene beauty of the landscape served as a balm for his anxiety, offering a momentary escape from the pressures that loomed ahead.

This alternative route, while longer, included three traffic lights and provided a leisurely 20-minute drive that felt almost therapeutic. As he navigated the winding roads, he took in the vibrant colors of the flowers lining the path and the gentle lapping of the waves against the shore, which helped to clear his mind and focus his thoughts. Upon finally arriving at the Organization's garage, he parked his car with care, ensuring it was neatly aligned within the lines. After locking the vehicle, he took a moment to walk around it, assessing his parking job with a sense of satisfaction.

With a deep breath, he made his way to the main entrance of the building, where he approached the officers on duty. Politely, he requested their assistance in calling a taxi to take him to the airport, where he would embark on the first leg of his journey. As he waited for the taxi to arrive, he placed his luggage in a convenient spot, mentally preparing for the travels that lay ahead. Even as he stood there, his mind was a whirlwind of thoughts, analyzing the fragments of information and emotions that were swirling around him, each piece contributing to the larger picture of his upcoming endeavors. The anticipation of what was to come filled him with a mix of excitement and trepidation, setting the stage for the adventures that awaited him.

Travel to the Heart of Africa

Frank arrived at the airport with just enough time to spare, his heart racing with anticipation for the adventure that lay ahead. The flight to Brussels was uneventful, a brief interlude before the real journey began. After landing, he navigated through the bustling transit hall, filled with travelers from all corners of the globe, each with their own stories and destinations. Seeking a moment of respite, he entered one of the airline lounges, a sanctuary of comfort where he could relax and prepare for the next leg of his journey. As the clock struck 8 PM, he boarded the

plane that would take him to Kigali, Rwanda, a country known for its breathtaking landscapes and vibrant culture.

Once settled into his seat on the left side of the aircraft, Frank eagerly awaited the in-flight meal, hoping it would provide a welcome distraction from the long hours ahead. However, his peace was soon interrupted when he noticed the individual seated across the aisle engaging in animated conversation with another passenger. Frank contemplated suggesting that the two swap seats, allowing him some much-needed solitude for the duration of the flight. Just as he was weighing his options, the passenger on the far side unexpectedly shifted closer, leaving Frank sandwiched between two talkative individuals.

The man on his left wasted no time in striking up a conversation, inquiring about Frank's destination. Feeling a bit irritated, Frank replied curtly, stating the obvious: the plane was headed to Kigali, Rwanda. The second passenger, seated on the right, chimed in enthusiastically, declaring that Kigali was the loveliest spot in Africa. To Frank's surprise, he soon learned that this man was none other than the Minister of Tourism for Rwanda. The conversation took an intriguing turn when the individual on Frank's left introduced himself as the Minister of Mining, Minerals, and Fuel Resources, adding that both Rwanda and its neighbor Burundi were among the best countries in Africa.

Curiosity piqued, both ministers began to inquire about Frank's profession. Initially hesitant to divulge too much, he simply mentioned that he was a United Nations diplomat. However, this vague response did not satisfy his inquisitive companions. Sensing their eagerness for more information, Frank elaborated on the various roles and responsibilities of the United Nations, explaining how the organization works to promote peace, development, and humanitarian efforts around the world.

The Minister of Tourism seized the opportunity to extend an invitation to Frank, suggesting that if he could arrange for businesses or groups to visit Kigali, they would be more than happy to showcase the country's stunning beauty and rich cultural heritage. Meanwhile, the Minister of Mining passionately lamented how the Western world often overlooks Rwanda's vast mineral wealth, urging Frank to leverage his position as a UN diplomat to connect with mining companies and encourage them to explore the country's resources. He assured Frank that his efforts would not go unnoticed and would be greatly appreciated.

As the conversation continued, the in-flight meal service commenced with first drink offers, stretching on for about 90 minutes. Frank, grateful for the distraction, savored the food while engaging in polite conversation with the ministers. However, as the meal concluded, he found himself yearning for a moment of quiet reflection. Just as he thought he might finally catch a break, the Minister of Tourism handed him a business card, quickly followed by the Minister of Mining presenting his own. Both men expressed their belief that positions like theirs were often short-lived and unpredictable in Africa, and they suggested that Frank, with his connections, could assist them in securing UN positions that would provide stability and opportunity.

The conversation dwindling and the ministers' requests hanging in the air, Frank found himself with little left to say. He closed his eyes for a brief moment, hoping to steal a short rest amidst the chatter.

After some hours of a light sleep, as if on cue, the cabin lights gradually brightened, gently rousing him from his light slumber. Glancing around, he realized that there were only about two hours left until their arrival. A light breakfast was served in the cabin, and as he enjoyed the meal, the plane began its descent toward Kigali, Rwanda's bustling airport, where a new chapter of his journey awaited.

Sunday

Arrival to the Field

On Sunday at precisely 6:45 AM local time, the aircraft touched down at its intended destination, Kigali and the engines gradually quieted, signaling the end of a long journey that had begun many hours earlier. As the plane's doors opened, the first passengers to disembark were those traveling in business class, eager to stretch their legs and breathe in the fresh air after the lengthy flight. Among them was Frank, who was the third person to step off the plane, his anticipation palpable as he prepared to embark on a new assignment. The moment his feet hit the tarmac, he was greeted by a member of the local staff, who was holding a poster emblazoned with his name, a gesture that immediately made him feel welcomed. The staff member approached him with a friendly demeanor, introducing himself as Christian, a local liaison familiar with the nuances of the airport and the surrounding area. "Welcome, Sir," he said warmly, his smile reflecting genuine hospitality. "I will take you to your lodging. Please hand me your United Nations passport, Laissez-Passer, and kindly be patient while I register your arrival." Frank

complied without hesitation, handing over the necessary documents, and Christian swiftly moved to complete the registration process, demonstrating efficiency and professionalism. Within a matter of minutes, he returned, having stamped Frank's Laissez-Passer, a crucial document that would facilitate his work during his stay and grant him access to various UN facilities.

Christian was well-acquainted with the airport, which, despite being small and straightforward, was bustling with activity. The two men exchanged minimal conversation during the drive to the hotel, as the focus was primarily on the journey ahead. During the short travel, Christian did hand Frank an envelope containing important information from James Wilson, the Head of Security at the United Nations. This envelope was not just a formality; it contained details that would be pivotal for Frank's upcoming investigation assignment, like the current security situation in the field, emergency protocols, and related arrangements that would ensure his safety and effectiveness in the field. Upon arriving at the hotel, Frank checked in and was shown to his room, where he took a moment to collect his thoughts and mentally prepare for the responsibilities that lay ahead. Christian informed him that next morning he would arrange for transportation to the United Nations Security offices once he was ready, ensuring a smooth transition into his new environment.

After settling in, Frank took a moment to unwind, feeling the fatigue of travel wash over him. He collapsed onto the bed, allowing himself a few hours of much needed sleep to recharge after the long flight that had taken him down to the heart of Africa.

Later in the evening, he made a call to James Wilson, the Head of Security, to confirm their dinner meeting, a crucial opportunity to discuss the intricacies of his role and the expectations for his time in the field. The two met at the hotel, where they engaged in a casual

conversation that helped to break the ice. While there were no pressing issues to address at that moment, they discussed logistical matters, including airline connections, local customs, and the upcoming schedule of events that Frank would need to navigate. After their meeting, Frank returned to his room, ready to prepare for the busy day ahead on Monday, knowing that his work with the United Nations would soon begin in earnest. He felt that, this initial arrival marked not just the end of his journey but the beginning of a significant chapter in his professional life, filled with opportunities and challenges that lay ahead. With a sense of purpose and determination, Frank looked forward to contributing to the vital work of the United Nations, aware that each day would bring new experiences and the chance to make a meaningful impact in the world.

Monday

Time for Briefing



Figure 3: In the Operations Center

As the sun began to rise over Rwanda on a Monday morning, Frank awoke to find that the clock had already struck 7:30 AM. With a sense of urgency, he quickly made his way to the hotel's dining area for breakfast, knowing that he had a crucial meeting ahead as discussed last night. Before indulging in his morning meal, he took a moment to call the United Nations Rwanda Security from the hotel reception. He informed them that he would arrive at their building by 9 AM. Given that Rwanda is classified as a high risk country, an official vehicle was arranged to transport him safely from the hotel to the meeting venue, a necessary precaution in a region where security concerns are paramount.

By 8:30 AM, Christian, the designated driver, had already arrived at the hotel, ready to escort Frank to the United Nations Security Department. As they drove through the bustling streets of Kigali, Frank observed the vibrant life of the city, a stark contrast to the serious nature of his visit. Upon arrival, he was struck by the architecture of the building, which exuded a colonial charm with its high ceilings and expansive salons, albeit showing signs of wear and age. This historical structure served as a reminder of Rwanda's complex past, one that has been shaped by both colonial influences of several powerful Western nations and the struggles for independence.

The meeting room where Frank was to meet James was located on the second floor. While he waited for the briefing to commence, a clerk approached him with an offer for coffee, which he graciously accepted. A few moments later, James entered the room, and after exchanging pleasantries and best wishes for the day, he reminded Frank of their discussion from the previous evening during dinner. James had invited Pule Kgalefa, the representative in Bukavu, to join them in the afternoon as discussed last night, but first, he wanted to provide Frank with a comprehensive briefing on the security situation specific to Rwanda. He invited Frank to the operations center, where critical information would be shared.

In the operations room, Frank was immediately captivated by the array of detailed maps of Rwanda that adorned the walls. These maps were meticulously crafted to illustrate every city, town, and inhabited locality, highlighting significant geographical features such as waterways, mountains, and small roads. The maps also included neighboring regions, providing a broader context of the area. Notably, the proximity of the Ugandan border to the north and the towns of Burundi and Zaire, such as Goma near the northern shores of Lake Kivu and Bukavu in the South Kivu region, was clearly marked.

James proceeded to share vital information regarding key points of interest, particularly concerning the road to Goma, which was primarily unpaved and often fraught with challenges. He explained that this route was notorious for incidents, as it contained a section where satellite communications were unreliable rather nonexistent, rendering it a communication black hole. When vehicles traversed this area, they were required to halt and notify the security office in Rwanda. After a designated period, typically around twenty minutes, if no communication was received from the vehicle, a second vehicle would be dispatched to investigate. This protocol was critical, as the lack of communication could indicate that something had gone awry in the non-communication zone, a region known for militia activity and ambushes. The militia likewise has the data on this part and a considerable amount setup of assaults occur around there as there will be no chance of distress signal.

Another crucial aspect of the security landscape in Rwanda was the enforced traffic curfew after sunset, a measure designed to enhance safety in a country still grappling with the aftermath of its tumultuous history.

With a population density of 408 inhabitants per square kilometer (which is 1,060/sq mi), Rwanda ranks among the most densely

populated nations in Africa. This demographic pressure has escalated from a mere 1.6 million people in 1934 to an estimated 7.1 million by 1989, leading to increased competition for land and resources.

The rich tapestry of Rwanda's history is woven with the narratives of its earliest inhabitants, the Twa, a group of indigenous pygmies who settled in the region between 8000 BC and 3000 BC and still reside there today. The Hutu were the first settlers, followed by the Tutsi, who migrated later and established themselves as a distinct ethnic group. Despite their differences, the Hutu, Tutsi, and Twa share a common language, Kinyarwanda, which serves as a unifying factor among them.

Rwanda's colonial history is marked by significant events, beginning with the Berlin Conference of 1884, which assigned the territory to Germany. German colonial presence was established in 1897 through an alliance with the local king, during which the colonizers favored the Tutsi over the Hutu, assigning them administrative roles based on a misguided belief in their racial superiority. Following World War I, Belgian forces took control of Rwanda and Burundi in 1917, implementing a more direct form of colonial governance starting in 1926. This shift further entrenched divisions between the Hutu and Tutsi, leading to surge Hutu emancipation movement after World War II. The animosity between these people escalated over time, resulting in numerous incidents of violence and tension. Between these Hutu and Tutsi groups there is an extraordinary sensation of scorn, even sometimes between groups rather than couple of individuals.

As the briefing came to a close, both Frank and James decided to share lunch together, reflecting on the critical information exchanged and the challenges that lay ahead in their mission. This meeting not only served as a preparation for the day's events but also as a reminder of the intricate and often tumultuous history that continues to shape Rwanda's present and future.

Interview with the Representative, Bukavu



Figure 4: Frank in Rwanda

In the afternoon, James let Frank to carry out an important interview with Pule Kgalefa, the World Heal Organization for All representative stationed in Bukavu, a city in eastern Democratic Republic of the Congo. Pule was in Rwanda for a scheduled visit and on the same occasion Frank wanted to interview him in connection with ongoing investigation and discuss the details of interest. As the interview commenced, Frank's first question sought to elicit background information about the existing health system in Bukavu and the operational framework of the WHOA in the area.

Pule began his briefing by outlining the challenges posed by numerous childhood diseases prevalent in the region. To combat these health threats, the World Heal Organization for All organizes regular vaccination campaigns aimed at immunizing children against preventable diseases.

These operations are meticulously planned, targeting specific neighborhoods every three to four weeks. Vaccines are transported to designated points of application, where trained observers are responsible for documenting the names of children who receive vaccinations. This documentation is crucial, as it ensures that each child is accounted for and helps maintain accurate records of the immunization efforts. Observers, who play a vital role in this process, are compensated for their work; they receive a fee for each tick they place next to a child's name on the vaccination list. However, this system faces significant logistical challenges, particularly regarding the payment of these observers. The funds required for these operations are provided in small denominations of US dollars, which poses a unique problem in a country where the local banking system is ill equipped to handle such transactions. The physical currency must be transported from abroad, arriving at a local bank in Kigali, Rwanda, where it is then prepared for distribution. A United Nations vehicle is tasked with transporting these funds over a perilous 300-kilometer journey, navigating through areas known for militia activity and other security risks.

The WHOA representation in Bukavu operates from a modest local building, which houses a large safe for storing the cash. On duty are two key personnel: Pule Kgalefa, the representative from Botswana, and Francine Ngalula, the secretary from Zaire. Each shipment of funds typically ranges from \$150,000 to \$200,000, and due to the small denominations, it results in cumbersome bundles of cash. On Monday mornings, disbursing officers arrive at the office with their luggage to collect the funds needed for distribution to the observers. They are under pressure to quickly reach their designated immunization sites, as the vaccination campaigns are time-sensitive. Observers are compensated based on the number of vaccinations they certify at the end of each day, which incentivizes them to work efficiently. During the interview, Pule shared a sample pay sheet with Frank, who noticed titles next to some names, including 'gen.' Frank initially assumed these were

references to college students or medical graduates involved in the vaccination efforts. However, Pule clarified that these were actually military generals, who, despite their high ranks, were eager to take on the observer roles due to the lucrative and ready pay they could earn, especially considering that many had not received their salaries for months, if not a year. Frank said nothing, receiving the information.

As the conversation progressed, Pule detailed the daily operations at the office. He explained that after work hours, he secures the safe and leaves the premises, while Francine, the secretary often finishes her tasks earlier. However, there are occasions when she claims she cannot complete her work in time and stays late, leaving the safe open to accommodate her cash counting duties. Trusting her implicitly, Pule had even shared the safe's code with her, which underscored the level of reliance he placed on her.

Frank then inquired about recent incidents that had raised concerns regarding the safety and distribution of funds. Pule recounted a troubling situation from the previous week when paying agents informed him that they often missed the first transport to their immunization sites. By the time they arrived, vaccinations had already begun, leading to a chaotic situation where observers had to retroactively verify who had been vaccinated. To address this issue, they proposed a change in the schedule, requesting that Pule provide the funds on Sunday night instead of Monday morning. This adjustment would allow them to catch the first buses and streamline the vaccination process. However, Pule expressed his reservations about this plan, highlighting the risks involved in keeping large sums of cash overnight in their homes or hotels. Despite his concerns, the paying agents insisted they were willing to take that risk.

The meeting was set for Sunday afternoon, the last Sunday before the scheduled vaccination campaign. When everyone gathered in the office, Pule reiterated his concerns but was met with unanimous agreement

from the agents to proceed with the plan. As he opened the safe using the code to distribute the dollar bills, a shocking revelation awaited him: the safe was empty. Stunned, Pule exclaimed, "I don't know what may have happened; the funds were clearly stolen." He vividly recalled seeing the cash in the safe just two days prior when he left the office on Friday. With Francine already gone for the week, he felt a growing sense of unease and nervousness.

Pule quickly called Francine at her home to seek her perspective on the situation, but her response was alarming. With a shocked voice, she said, "Mr. Pule, I am coming to the office right away." Those were the last words he heard from her, and as the hours passed without her arrival, it became increasingly apparent that she might hold crucial information regarding the missing funds.

As the interview concluded, Frank expressed his gratitude to Pule for the insights he had shared, and the day ended with the representative's testimonies recorded and signed.

Frank was then escorted back to his hotel, where he found himself deep in thought about how to navigate this complex situation. Unlike the fictional detective Columbo, who often knows scenario and the outcome of his investigations before they unfold, Frank faced the daunting task of piecing together a narrative without knowing how the story would ultimately resolve. This uncertainty added a layer of complexity to his investigative efforts, as he contemplated the next steps in unraveling the mystery surrounding the missing funds and the potential implications for the future of vaccination campaign in Bukavu.

Tuesday

Follow the Money

The phrase "follow the money" often serves as a guiding principle in investigations, particularly those involving financial transactions and accountability. On a Tuesday morning, Frank arrived at the United Nations building, where he found his colleague James already immersed in his work. James had taken the initiative to organize a visit to the bank that handles the influx of US dollar greenbacks arriving from abroad mainly from Belgium, a crucial step in their investigation. He explained to Frank that, as they had previously discussed, it was essential to trace the flow of cash to understand the financial dynamics at play. The bank manager had a meeting scheduled for the afternoon, which allowed them the opportunity to meet him in the morning, ensuring they could gather the necessary information without delay. Frank agreed readily to the plan, and James took a few moments to confirm the meeting times, demonstrating the importance of thorough preparation in their line of work.

Approximately half an hour later, both men were en route to the bank, their anticipation building as they approached this pivotal location. Upon arrival, they were warmly greeted by the bank manager, who led them to the large vault room, a space that held significant importance in the financial operations of the institution. The visit was a rare opportunity for Frank and James to witness firsthand the processes involved in handling actual currency, particularly the US dollar notes that are so vital to international transactions. The bank manager explained that the packages containing physical currency arrive via commercial passenger jets, a detail that underscored the legitimacy and security of the operation. He assured them that everyone involved in the process was well aware of the authenticity of the bills, as customs and police meticulously clear the exchange before the cash is transported to the bank in a specially designed vehicle. The manager noted that there had been no incidents to date, indicating that the system was functioning smoothly and efficiently. Monthly receipts often reflected substantial sums, sometimes reaching millions of US dollars. For instance, when the World Health Organization for All requires cash for its operations, amounts ranging from \$150,000 to \$200,000 are counted and then delivered to a United Nations vehicle, typically in smaller denominations to facilitate transactions of distribution by them.

Frank and James left the bank feeling reassured by the robust security measures in place and expressed their gratitude to the bank manager for the informative tour. However, as they departed, Frank couldn't help but ponder the implications of such open transactions. If the process was so transparent, would it not be easy for someone with malicious intent to target a United Nations vehicle or its destination? These questions lingered in his mind, highlighting the complexities and potential risks associated with financial operations in high-stakes environments.

After their visit, James invited Frank to lunch at the cafeteria within the United Nations compound. He mentioned that the meals offered there

were predominantly Western style and that hygiene standards were strictly maintained, a comforting thought given the various locales they often found themselves in.

During lunch, the conversation was relatively subdued, with only brief discussions about their earlier visit. James took the opportunity to share his personal story, recounting his experiences during his time with the Canadian Armed Forces. Despite his extensive service across many regions of the globe, he expressed a sense of incompleteness regarding his experiences in Africa, which led him to make the decision to come out of retirement and engage with United Nations missions on the African continent. He shared that he was married and had two children, both of whom were also serving in the Canadian Armed Forces; one in the Marines and the other in the Air Force. To reciprocate, Frank shared his own family story, mentioning that his twin daughters were currently attending school in Geneva, Switzerland, the city of their birth. This exchange of personal anecdotes not only strengthened their professional bond but also highlighted the diverse backgrounds and experiences that each brought to their roles within the United Nations.

Rwandan Security Team

The afternoon meeting commenced with a focus on the Rwandan government security team, which was represented by Senior Police Chief Fidele Nkurunziza and a younger officer, Bonaventure Mugabo. This gathering was convened to review a pressing case that had recently come to light. Chief Nkurunziza opened the meeting with a note of frustration, expressing his disappointment regarding the delayed response from the World Health Organization for All and the broader United Nations in providing critical data related to a recent incident. He articulated that had they received this information sooner, it could have significantly enhanced their operational effectiveness in

addressing the situation at hand. This somewhat cool and critical remark set a tense tone for the meeting, indicating that the urgency of the matter was not being met with the necessary promptness from international bodies.

The primary issue under discussion was a robbery that had occurred at the WHOA office in Bukavu, Zaire, where the suspect, identified as a secretary for the organization, had reportedly managed to escape. Despite the ongoing investigations, the police had encountered numerous challenges, leading to a lack of substantial leads or evidence. Chief Nkurunziza emphasized that while their jurisdiction was confined to Rwandan territory, they were making every effort to track the suspect, should he have crossed into Rwanda. He noted that, as of now, they had no concrete evidence, only suspicions. He mentioned a report from local fishermen who claimed to have seen a small boat crossing Lake Kivu towards the Kigali side on the previous Sunday, which could potentially be linked to the suspect's escape.

In a separate but potentially related incident, a woman had been taken into custody while attempting to cross into Uganda. She was traveling on a motorcycle with a young man who claimed she was his fiancée. Upon reaching the border police checkpoint, the young man presented his identification, but the woman, who identified herself as Jeanne, did not have any documents. She explained that her family had pressured her into an unwanted marriage, prompting her to flee with the young man she loved. Unfortunately, in her haste to leave home, she had forgotten to bring her identification papers. The police allowed the young man to cross into Uganda but detained Jeanne for further questioning regarding her lack of documentation. Chief Nkurunziza suggested that the two cases, the boat sighting and the detained woman, might be interconnected, raising the possibility of a more complex situation than initially perceived.

James, another member of the security team, acknowledged the chief's assertion, agreeing that the two incidents could indeed be linked. Chief Nkurunziza reiterated that they had questioned Jeanne, who continued to provide the same narrative, insisting on her identity and suggesting that Rwandan authorities could verify her story with her family in Zaire. However, the Rwandan security personnel faced a significant hurdle. They lacked access to Zaire's records, which were beyond their jurisdiction. To obtain this information, they would require a formal request from a Rwandan judge to be presented to the authorities in Zaire, necessitating a demonstration of the causality and relevance of the request and establishing a clear connection between the inquiry and Jeanne's situation. This bureaucratic but formal process could prove to be a substantial undertaking, potentially delaying the investigation further.

As discussions progressed, Bonaventure, the younger officer, sought permission from Chief Nkurunziza to engage with the security team holding Jeanne in custody. Although the chief was not fully briefed on Bonaventure's intentions, he granted the request, allowing the young officer the opportunity to gather more information. Bonaventure indicated that he would report back with findings from his discussions the following day.

Once the meeting concluded, the team decided to refine the information they had gathered and strategize on how to obtain further details from the field. They scheduled a follow-up meeting for Wednesday afternoon to continue their discussions. Despite the collaborative efforts, the meeting yielded no groundbreaking insights, leaving the team with a sense of urgency to expedite their investigation.

As the workday came to a close, James approached Frank, inquiring whether he needed transportation back to the hotel. Frank agreed,

expressing his intention to work a bit more in his hotel room before retiring for the night. James respected Frank's need for solitude and arranged for his ride, ensuring he could unwind after a long day.

Later that evening, Frank found himself grappling with the complexities of the case. He felt a growing sense of unease in the hotel, compounded by the fact that he had only managed a light dinner. His mind was preoccupied with the investigation's slow progress, and he was acutely aware that more evidence and information were crucial for moving forward. The weight of the situation loomed heavily on him, as he contemplated the challenges ahead and the potential implications of the unfolding events.

Wednesday

Fraudster's Mind

On a Wednesday morning that promised to be both challenging and pivotal, Frank found himself working alone in a spacious office room that James had thoughtfully arranged for him on the second floor of their building. This particular room, a large corner office, was filled with natural light, casting a warm glow over the stacks of papers and documents that littered Frank's desk. He was diligently preparing synopsis sheets and drafting the background section of an important report that would likely have significant implications for their ongoing investigation. However, as he worked, Frank's mind was still preoccupied with the pressing need to gain a better understanding of the situation at hand, which was becoming increasingly complex.

Recognizing the urgency of the matter, Frank approached James with a request to visit the field office located in Bukavu, a city that was not only geographically distant but also fraught with logistical challenges. James, ever the pragmatic colleague, explained that the journey would take at least six hours by official vehicle, not accounting for the return trip.

Given the time constraints and the critical nature of Frank's mission, James suggested that the most efficient solution would be to hire a small plane. However, he quickly pointed out that regular flights to Bukavu were nonexistent, and the only available runway was a *terre battu*, a makeshift dirt strip that doubled as a football field for local children when not in use for aviation.

James further cautioned Frank about the dangers of traveling in Bukavu after sunset, as a strict curfew was enforced, making the roads unsafe for anyone. He explained that there were no hotels or accommodations available for travelers, which added another layer of difficulty to the trip. Moreover, Frank learned about a notorious figure known as the "diamond lord," who operated about 200 kilometers deep within Zaire. This individual was infamous for illegally extracting and processing precious stones, which he then transported with the help of his men to Antwerp, Belgium, for sale. The diamond lord was known to be particularly hostile towards Europeans, creating a tense atmosphere on the streets of Bukavu at all hours. Additionally, James informed Frank that in Rwanda, flights ceased after dark, and the airport would be closed, further complicating their travel plans.

After absorbing all this information, Frank felt the weight of the situation pressing down on him. James, sensing Frank's concern, assured him that he would reach out to contacts in Goma to see if there was a plane available for rent. He promised that they would have an answer within the hour. True to his word, James returned to Frank's office just half an hour later, a look of relief on his face. "We have been fortunate," he announced. "There is a small twin-engine Cessna available for two passengers. It will be at the Rwandan airport tomorrow morning at 6 am to pick you up. The aircraft and pilot will be at your disposal for the entire day." Furthermore, James had taken the initiative to inform Emmanuel Nkulu, the prosecutor in Bukavu, to meet Frank with an

official vehicle upon his arrival at the airfield, ensuring that Frank would have safe transportation once he landed.

As Frank processed this information, he found himself repeating the time "6 am, 6 am" to himself, mentally preparing for the early start. James, noticing Frank's focus, reminded him, "I agreed to this hour to give you the maximum amount of time to deal with things on the ground. Just remember to return to Kigali before sunset; otherwise, the curfew will apply here too."

In a separate room, preparations were underway for a meeting with Rwandan government officials. As coffee was served, James took the opportunity to welcome the attendees, including Fidele, a senior member of the Rwandan security team. Fidele, with a sense of urgency, indicated that young Bonaventure had crucial information to share, setting the stage for a discussion that could have significant ramifications for their operations in the region. The atmosphere was charged with anticipation, as everyone understood the importance of the decisions that would be made in the coming hours.

Astonishing Rwandan Team

The story of the astonishing Rwandan team unfolds with Bonaventure, a dedicated young investigator, who initiated a crucial preparation phase for questioning women in custody. With the necessary permissions secured, he requested the authorities to relocate Jeanne, a key figure in the investigation, to a different stall along with several other women in custody. This strategic move was designed to create an opportunity for Bonaventure to discreetly identify Jeanne, who was actually known as Francine, the secretary involved in a complex web of financial misconduct. As the women were paraded in front of him, Bonaventure called out 'Franciiiiine,' prompting Jeanne to look around in confusion, unaware that her true identity had been revealed.

Once separated for questioning, the gravity of her situation began to sink in, leading Francine to confess to her wrongdoings. She claimed that her actions were not intended to harm anyone; rather, she had been exploiting a loophole in the system. On Friday nights, she utilized a coded safe to withdraw funds from the World Heal Organization for All, which she then used to purchase construction materials in neighboring countries. This method of cash transactions was not only common but also facilitated her ability to transport these materials back to Bukavu, where she sold them in smaller quantities for profit. By Sunday night, all transactions were completed, and Francine would return the funds to the safe, ensuring that she kept the profits from her illicit activities.

However, an unfortunate turn of events occurred when the representative decided to distribute cash to witnesses on Sunday instead of Monday morning, which left Francine in a precarious situation. At that moment, she had not yet returned the funds to the safe, leading to her hasty decision to flee. When the representative called to inform her that she was expected, she quickly pocketed \$800 and rushed to Lake Kivu, where she hired a small boat to cross into Rwanda. In a desperate attempt to evade capture, she encountered a man with a small motorcycle and persuaded him to pose as her fiancé to deceive the border police. She offered him a substantial sum of \$100 for his cooperation.

Unfortunately for Francine, her lack of a passport drew the attention of the Rwandan police, who detained her for questioning. During a thorough search, officers discovered the cash in her possession, along with documents that contradicted her claims of innocence. Despite the evidence against her, Francine insisted that she did not wish for anyone to suffer due to her actions and expressed her desire to repay her debts. She claimed to have a significant amount of money owed to her by a person in Uganda, and if given the chance to retrieve those funds, she promised to return the money to the authorities. However, her

assertions lacked any written agreements or proof of the transaction, raising further doubts about her credibility. She expressed that the way doing business in the region is in great majority of cases without a written contract or evidence.

In a surprising turn, Rwandan security officials agreed to allow her to travel in a bus to Uganda under strict conditions: she would be escorted by police two rows behind her to ensure she did not attempt to flee again. Francine complied, and upon reaching her contact, she was met with disillusionment. The individual who has already heard about the news of her detention denied any debt to her and expressed confusion over the situation, leading to her immediate return to Rwanda under police escort.

Following her return, the Rwandan team meticulously documented the depositions, ensuring that each statement was recorded in writing and signed by the individuals involved. Fidele, the leader of the Rwandan team, informed the Bukavu prosecutor of the developments, indicating that Francine would undergo further questioning to ensure that no vital information was overlooked. He also relayed a concerning message from Francine to Frank. She revealed that she had no money left, as her cash had been confiscated upon her arrest. In Rwandan prisons, the dire reality is that inmates must pay for their meals, and Francine was suffering from malaria, exacerbating her already precarious situation. She had the chance to share her dinner night before with a couple who were to be released next day.

In a moment of compassion, Frank gave a \$5 to Bonaventure, young policeman, asked him to purchase malaria medication for Francine and to ensure the remainder was given to the prison administration. The policeman hesitated, citing as far as he knows such expenses were not subject to reimbursement from the United Nations under regulations, but Frank insisted, emphasizing the urgency of the situation. Fidele,

senior member of the Rwandan team, reiterated the legal complexities surrounding Francine's case, explaining that she was wanted by the Bukavu prosecutor due to the nature of her crimes. Despite her protests about potential abuse and mistreatment in Bukavu, James, UN security officer, acknowledged the limitations of UN mandate, stating that they could not prevent her from being handed over to local authorities.

As the final meeting concluded, James and Frank expressed their gratitude to the members of the Rwandan security team for their cooperation. Afterward, Frank returned to his office with James, where he requested assistance in arranging a return ticket for a flight on Friday evening. James agreed to facilitate the necessary arrangements, and after an hour of organizing notes and wrapping up the day's work, Frank was escorted back to his hotel, reflecting on the complexities of the case and the challenges faced by those involved in the investigation.

Thursday

'Fly Robin Fly'

On a Thursday morning, Frank awoke at the early hour of 5 AM, ready to start his day. After a brief period of gathering his thoughts, he made his way down to the hotel breakfast room, where he found only a single waiter preparing the morning meal. Frank, feeling the pangs of hunger, politely requested some cheese and bread, and inquired whether there was any tea or coffee available to accompany his meal. The waiter, eager to fulfill his order, hurried off to the kitchen. As Frank sat there, he began to contemplate the culinary options that would be available to him in Bukavu, a city he was about to visit. Anticipating the possibility of limited food choices, he decided to order two additional sandwiches to pack in his attaché case for later. Realizing he would also need something to drink, he asked the waiter if there was a bottle available that he could use to carry a beverage with him. Unfortunately, the waiter informed him that there were no bottles available for that purpose. He could offer Frank a cup for coffee, but it was meant for immediate use in the hotel, not for transport. Just as Frank was about to resign himself to this

inconvenience, the waiter returned with a glimmer of excitement in his eyes. "Sir, I have this for you if it helps," he said, presenting an empty cocktail bottle that had evidently been used by previous guests the night before. Frank accepted the bottle, grateful for the resourcefulness, and planned to wash it thoroughly before filling it with drinking water. However, he noted that it still retained a faint scent of whatever cocktail had once been inside, a reminder of the previous night's revelry.

By 5:30 AM, the official driver arrived to take Frank to the airport. The driver was well-informed and quickly navigated the route, ensuring that Frank would reach his flight on time. Upon arrival at the Rwandan airport, Frank was struck by its simplicity. The terminal was a modest 100-meter-long steel structure, with clear signage indicating arrivals on one side and departures on the other. To his surprise, there were no customs officials or police officers present, likely due to the early hour still being within curfew restrictions. As Frank approached the plane, he noticed that it had parked on the tarmac close to the terminal. The apron was surprisingly large, leading him to wonder about the potential for larger aircraft to operate from this airport.



Figure 5: Cessna 310, model 1955

The pilot introduced himself as Albertus Van der Merwe, a tall man around 1.90 meters with broad shoulders, who appeared to be in his late thirties. He mentioned that he was from South Africa, suggesting he was one of the Afrikaners, descendants of Dutch settlers in the region. Albertus was currently working with an aircraft rental company based in Goma and had flown in from there to take Frank to Bukavu and back, indicating he would be accompanying him throughout the day. The aircraft was a Cessna 310, a twin-propeller model from 1955, which could accommodate one passenger and a pilot, with the potential for a second passenger if necessary. Frank couldn't help but wonder about the maintenance of an aircraft that had been in service since 1955, especially considering it was now 1990. He mused that in Africa, repairs could often be conducted in various "artisanal" ways, reflecting the resourcefulness of local mechanics.

After expressing his gratitude to the driver, Frank turned to Albertus, who welcomed him aboard the plane and assisted him with his attaché case. Within moments, they were on the runway, and Frank observed the pilot as he revved the engines. Albertus halted both engines fully before initiating the takeoff sequence, a procedure Frank had never witnessed before, leading him to speculate about the safety protocols involved in ensuring the engines operated smoothly. As the engines roared to life, Frank noticed that the left engine seemed to struggle, coughing and sputtering, while the right engine appeared to function normally.

Once airborne, Frank settled in for what was expected to be a 20–25-minute flight. However, from his vantage point, he could see little of the ground below. Approximately 15 minutes into the flight, he sensed the plane beginning its descent. As they approached the landing area, he caught sight of children playing football on the ground, a lively scene amidst the rugged landscape. The pilot informed Frank that a United Nations vehicle with a long radio antenna was waiting for them, and he could disembark the plane to join them.

Upon exiting the aircraft, Frank was greeted by the driver of the UN vehicle, who introduced himself as Prince Itoua. He explained that he would be taking Frank to the town of Bukavu to meet with Emmanuel Nkulu, the local prosecutor, who would be waiting for him. The journey was estimated to take about 25-30 minutes. Frank opted to sit in the front seat of the vehicle to get a better view of his surroundings. As they drove for about 15 minutes, he was startled to see a group of six teenagers, around 14-15 years old, armed with submachine guns, signaling for them to stop. The driver communicated with them in a local dialect, and then turned to Frank, apologizing for the situation. "I'm sorry, Sir, these are Ugandan militia protecting the diamond lord here. They are requesting that you get out and walk alongside the vehicle. I

recommend you comply and avoid making eye contact, as that could be seen as a provocation and a reason for them to fire."

Understanding the gravity of the situation, Frank exited the vehicle and began walking alongside it. Ahead of them lay a muddy stream, approximately 1.60 meters wide. Without thinking, he stepped into the water, quickly realizing that the muddy water soaked his pants well above his knees. The driver shouted at him to return to the vehicle, explaining that it had successfully passed through the water. Frank complied, feeling a mix of embarrassment and frustration as he realized the militia was laughing at the sight of the "white man" getting wet.

After another ten minutes of driving, the vehicle came to a halt in front of a hut where about eight to ten children were gathered, singing in unison. As Frank observed more closely, he realized that these were not just children, but pygmies, a group known for their unique cultural heritage. Emmanuel Nkulu, the prosecutor, welcomed Frank warmly, explaining that the singing was a celebration of his arrival. Frank was puzzled by the notion that his presence warranted such a celebration.

As he walked the remaining fifteen steps to the representation office, he felt someone gently touching his hand, followed by laughter from those around him. Confused, Frank was unsure of the meaning behind their actions. Emmanuel quickly intervened, explaining, "They are pleased and proud to be touching a 'white man'." Just as he took another step, someone tugged at his coat, and Emmanuel reiterated that the sentiment was the same. Upon reaching the door, Frank expressed his desire to work alone inside and kindly requested Emmanuel to remain nearby, ready to assist if needed. Emmanuel communicated with the group, clearly indicating that their interaction was sufficient for now, and then stepped back to wait at the doorway while Frank entered the office to begin his work.

Examination in Crime Scene

The examination of the crime scene began as Frank stepped into the building, a structure that appeared unremarkable from the outside but held the potential for critical evidence within. The interior space measured approximately 120 square meters and was divided into two distinct work areas: one clearly designated for the representative and the other serving as the secretary's office. Despite the presence of three lamps, each rated at around 100 watts, the room was dimly lit, casting shadows that made the atmosphere feel even more foreboding. In one corner, Frank noticed an old, bulky computer that seemed to be a relic from the early days of personal computing, its size suggesting it was one of the first models ever produced. Adjacent to it was a device resembling a thermal scanner, although Frank observed that there was no thermal printing paper in sight, which raised questions about its intended use.



Figure 6: Frank in front of Bukavu Office

As the morning progressed, Frank contemplated the logistics of transporting the computer back to Rwanda for further analysis. However, the sheer size of the device posed a significant challenge; it was far too cumbersome for a single person to carry. This realization led Frank to the conclusion that he would need to conduct as much of the examination on-site as possible. He began by taking several photographs with his compact camera, aware that the inadequate lighting might compromise the quality of the images. After documenting the scene, he approached the computer desk, where he opened the left-side drawers. Inside, he discovered official correspondence from the World Health Organization for All, while the right-side drawers contained what appeared to be more personal notes and papers



Figure 7: Frank is inside the office examining the computer

The computer itself was secured with a password, presenting an immediate obstacle for Frank. He recalled a conversation with his colleague James, who had provided him with a special diskette that, when inserted, would grant access to all passwords, allowing Frank to navigate the system freely. With a sense of anticipation, he inserted the

diskette, and to his relief, the computer's menu appeared, revealing a wealth of information. Frank quickly noted that the official documents were clearly separated from the personal files, which suggested a level of organization that could be beneficial for his investigation.

As he delved deeper into the computer's contents, Frank found that the data was somewhat disorganized, making it challenging to conduct a thorough analysis. He discovered records spanning five years, detailing the flow of funds to the representation. It became evident that tracking the financial transactions, particularly those related to the secretary's expenditures over weekends, would be crucial. Frank noted that the secretary had admitted to using funds during these periods, and he aimed to quantify the amount involved.



Figure 8: Here is the safe

The investigation took a more intricate turn as Frank began to scrutinize the 'private' documents associated with the secretary, delving deeper into the financial records that had previously gone unnoticed. His analytical eye quickly picked up on unusual patterns in the financial transactions, particularly those related to the purchase of construction materials and their subsequent sale. These transactions, which appeared innocuous at first glance, revealed that the secretary was generating a profit of approximately 20% on these weekend dealings. This significant markup raised red flags for Frank, prompting him to question the legitimacy of her activities and whether they were part of a larger scheme that could potentially involve further embezzlement or fraudulent activities.

As he continued his examination of the private documents, Frank stumbled upon a more alarming narrative that added layers to the unfolding mystery. He discovered an official letter from the World Health Organization for All, which outlined a pressing public health concern, a notable rise in dog bites within the region. In response to this alarming trend, the WHOA had decided to allocate 2,000 sets of rabies vaccinations to combat the potential outbreak. The letter detailed the expected delivery dates and the stringent conditions required for the proper storage of these vaccines, indicating that the Organization was taking proactive measures to address a critical public health crisis. This correspondence suggested that the WHOA was making a significant effort by delivery of the vaccines aimed at safeguarding the community's health and well-being.

However, as Frank continued to sift through the drawers filled with documents, he uncovered copies of letters that were troublingly devoid of proper addresses. These letters, upon closer review in the computer's private section, were addressed to various local businesses, soliciting financial assistance for the delivery of the vaccines. Each letter painted a dire picture, explaining that while the vaccines were indeed ready for

distribution, the WHOA was facing a financial shortfall that hindered their ability to facilitate the delivery. The letters offered a tempting proposition to local business owners, promising any entity willing to lend money to the WHOA would receive a lucrative 10% interest rate per month. This revelation displaying a troubling picture, indicating that while the secretary may have profited from these 'borrowings' for her personal gain, falsely announcing that the organization itself was grappling with financial strain, which could severely damage its reputation and undermine public trust in its operations. In fact, international Organizations have never solicited the funding from local businesses as such and anyway they are not allowed to do business this way.

With time pressing against him and insufficient details available for a comprehensive analysis, Frank decided to prioritize the immediate investigation, leaving the more complex aspects for a later date when additional documentation might surface. He continued to take meticulous notes, knowing that hours spent gathering information would be crucial for building a solid case.

Around midday, the prosecutor knocked on the door, interrupting Frank's concentration. He relayed that there was a call for Frank, which came as a surprise. Could it be James checking in on his progress? As the prosecutor entered the office, he maneuvered around the constraints of the landline telephone cable, attempting to maintain a connection. The call was from Albertus, Frank's pilot, who informed him that a new business opportunity had arisen and he needed to leave soon. However, he assured Frank that a larger plane would be available to pick him up before sunset.

Frank's frustration boiled over as he insisted that Albertus should not leave, emphasizing that the plane had been hired for the entire day and was already paid for. Albertus, however, argued that in the business

world, such opportunities were rare and he needed to seize the moment. The prosecutor, witnessing the tension, understood the precariousness of the situation. Frank, feeling the weight of the investigation and the urgency of the moment, returned the phone to the prosecutor with a single, emphatic command: "Hold him!" After a few moments to regain his composure, Frank refocused on the task at hand.

With time pressing against him and the weight of the investigation bearing down, Frank made the strategic decision to prioritize the immediate investigation, recognizing that the more complex aspects of the case would require further scrutiny and additional documentation that might surface later. He continued to take meticulous notes, understanding that the hours spent gathering information and piecing together the puzzle would be crucial for building a solid case. Each detail he recorded could potentially lead to a breakthrough in understanding the full scope of the secretary's activities and the implications for the WHOA, as well as the broader community affected by the health crisis. Frank's commitment to thoroughness and diligence in his investigation underscored the importance of uncovering the truth, not only for the sake of justice but also for the integrity of the organizations involved.

Three more hours passed, and the prosecutor returned to inquire whether Frank could wrap up his work soon, as the sun was beginning to set. Frank, still immersed in his notes, replied, "Oh, no..." He quickly gathered his materials into his attaché case, ready to leave the office. Emmanuel, the prosecutor, offered to accompany him to the plane, as the vehicle needed to return back to Bukavu anyway. The urgency of the situation loomed large, and Frank knew that the findings from this examination could have significant implications for the investigation at hand.

Fly back to Rwanda



Figure 9: A C-130, Hercules aircraft

As Frank prepared to embark on his flight back to Rwanda, he found himself engulfed in a complex blend of anticipation and trepidation, emotions that were heightened by the weight of recent events. The journey commenced with a series of familiar rituals that had become second nature to him, as he and his companions made their way to the airfield where they had landed earlier that day. The atmosphere was thick with an unspoken tension, a palpable reflection of the tumultuous experiences they had just endured. Upon reaching the landing strip, Frank stepped out of the vehicle and took a moment to survey the surroundings. He noted with some relief that the plane was indeed present, its nose pointed decisively in the direction of flight, suggesting readiness for departure. However, a sense of unease washed over him as he realized the pilot was conspicuously absent, raising immediate concerns in his mind. Where could the man be? The prosecutor, sensing

Frank's anxiety, assured him that the pilot would arrive shortly, as his men were in the process of bringing him in. Just moments later, the pilot appeared, flanked by two police officers, and Frank was taken aback by the sight before him. The pilot's hands were stained with blood up to his elbows, and there were splatters on his pants as well, a gruesome testament to the chaos that had unfolded. Frank's initial shock quickly morphed into anger as he demanded an explanation for this alarming sight. The prosecutor, maintaining a calm demeanor amidst the rising tension, explained that they had restrained the pilot to his seat as per Frank's earlier request to 'hold him'. Unfortunately, in the process, the pilot had become agitated and injured himself, a situation that left Frank grappling with a whirlwind of emotions. He couldn't shake the nagging thought that this pilot, in such a distressed state, might not be capable of safely transporting him to Kigali. The implications of this scenario weighed heavily on Frank's mind, as he contemplated the precarious nature of their situation and the potential risks involved in their impending flight.

Albertus, the pilot, remained eerily silent as he led Frank toward the aircraft, his demeanor unsettlingly stoic and devoid of any verbal communication. This lack of dialogue heightened Frank's apprehension, especially after the tumultuous events of the day. After expressing his gratitude to the prosecutor for facilitating this flight, Frank boarded the plane, a small Cessna that seemed dwarfed by the vastness of the evening sky. As the sun dipped below the horizon, casting a warm orange glow across the landscape, the aircraft took off, climbing into the twilight. However, once airborne, the pilot executed sharp, abrupt turns that rattled Frank's nerves and exacerbated his growing nausea. It felt as though Albertus was deliberately seeking revenge for the earlier incident that had transpired, a notion that gnawed at Frank's mind. Compounding his anxiety, the left engine of the plane emitted unsettling

popping sounds, each noise echoing ominously in the confined cabin and amplifying the tension that hung in the air like a thick fog.

Approximately twenty minutes into the flight, they found themselves positioned over Kigali, the capital city of Rwanda, yet the pilot showed no inclination to approach the airport directly. Frank's unease morphed into a palpable sense of dread as he struggled to contain his concerns. With a calmness that belied his inner turmoil, he inquired about their landing plans, hoping for reassurance. However, the pilot's cold and curt response was that they were not permitted to fly directly over the city. The reply only deepened Frank's discomfort, leaving him feeling increasingly vulnerable and uneasy exposed in the air.

Finally, the aircraft made a sharp turn to initiate its descent, landing at the far end of the runway. Instead of guiding the plane toward the terminal, Albertus instructed Frank to exit the aircraft, citing the need to plan and prepare for his next task. Frank, caught in a sense of frustration and resignation, complied, clutching his precious attaché case tightly as he disembarked. He began the long walk along the tarmac toward the terminal building, a daunting distance of approximately 400 meters that felt even more intimidating given the chaotic day he had endured. As he walked, his mind raced with mixed feelings of anxiety and unease, reflecting on the precariousness of his situation.

As he navigated the tarmac, distracted, lost in thought, Frank was suddenly jolted back to reality by the unmistakable sound of another aircraft approaching. He glanced to his right and saw a C-130 Hercules, a massive military transport plane, lumbering down the runway. This aircraft, renowned for its capability to deliver essential supplies to regions in need, was now barreling toward him with alarming speed. The sheer size of the C-130 left Frank with little time to react, and panic surged through him as he realized he had to make a split-second decision to avoid upcoming disaster. His instincts kicked in as he focused

on the wheels of the plane, trying to gauge where to position himself to escape the impending danger. No, he couldn't pass through the wheels; that would be catastrophic. With adrenaline coursing through his veins, he sprinted toward the terminal, the heat radiating from the tarmac beneath his feet intensifying his urgency.

In a moment of sheer terror, before he arrived, he fell to the ground, his attaché case slipping from his grasp as he scrambled to safety. As he ran, the deafening roar of the C-130's engines filled his ears, drowning out all other sounds. In a reflexive act of self-preservation, he ducked instinctively as the massive wing of the aircraft passed perilously close overhead, sending vibrations through the ground that made him jump. After what felt like an eternity, he finally came to a halt, realizing he had narrowly escaped the aircraft's path and, against all odds, fortunately was still alive.

It took him a few moments to regain his composure on the hot asphalt, his heart racing as he turned back to see the Cessna. There, he noticed the pilot struggling to manually turn the left propeller, clearly frustrated that it had failed to start on the first attempt. A wave of relief washed over Frank; he was fortunate to have escaped unscathed from both the C-130 and the turbulent Cessna flight. He quickly retrieved his attaché case and made his way into the terminal building through the arrivals side, only to find it eerily deserted. The silence was palpable, broken only by the distant sound of an officer patrolling the area with a machine gun, a stark reminder of the tense atmosphere surrounding him. Frank approached the guard, inquiring about the next transport or vehicle to the city, looking for a glimmer of hope. However, the soldier informed him that the terminal was closed for the night and would not reopen until 6:30 AM the following morning due to a curfew that had been imposed, leaving Frank to grapple with the uncertainty of his situation as he stood alone in the dimly lit terminal.

Feeling increasingly desperate and overwhelmed by the circumstances surrounding him, Frank came to a stark realization. He had no food or drink and might not be able to endure the long wait until morning. The situation was dire, and his stomach growled in protest as he approached the guard stationed nearby, hoping for some assistance. He asked the soldier if there was a phone he could use to reach out for help, but the soldier's response was disheartening; he informed Frank that there were no public phones available in the vicinity, leaving Frank feeling even more isolated. In a moment of desperation, Frank inquired about the radio phone that the soldier had, thinking it might provide a lifeline. However, the guard explained that the radio was strictly reserved for official business and could not be used for personal calls, further deepening Frank's sense of helplessness.

Frustrated and feeling the weight of his predicament, Frank then asked if the guard could spare a cigarette, a small comfort in a moment of distress. The soldier, surprisingly accommodating, said 'that he can do', handing Frank a cigarette. As Frank rummaged through his pockets for a match to light it, he stumbled upon a five-dollar bill, a small fortune in his current situation. Surprised by this unexpected find, he offered it to the guard, saying that he might need more than he does that bill and suggesting it could be a fair trade for a phone call, given the urgency of his circumstances. The soldier hesitated, clearly aware of the potential consequences he could face if caught accepting money, which could lead to disciplinary action or worse. Frank, sensing the guard's reluctance, assured him that no one would find out if he allowed him to make a call to the United Nations security head, emphasizing the importance of the situation. After a moment of contemplation, the guard relented, acknowledging that a call to the UN could indeed be framed as an 'official request,' especially given the cordial relationship between the organization and the local authorities. He carefully placed the five-dollar

bill into his sock, a discreet hiding place that would keep it safe from prying eyes.

With the guard's assistance, Frank was finally able to reach James, his contact at the UN. James, understandably frustrated by Frank's unexpected delay, immediately asked where he was. Frank explained that he was at the airport, and James expressed his annoyance at Frank's tardiness, reminding him that he had previously advised him to arrive earlier to avoid such complications. Unfortunately, James informed him that there was no driver available to send over at that moment. However, Frank insisted that he had encountered unforeseen complications that had delayed him. James, with a hint of sarcasm in his voice, replied, "Yes, yes, there are always unforeseen circumstances." Yet, sensing the urgency in Frank's voice, James shifted his tone, stating that he would come to pick him up and take him to his hotel for a couple of beers to help ease the tension of the day. Frank eagerly agreed, grateful for the support, and James provided him with clear instructions to look for the United Nations vehicle with a flashing light in about 20 to 25 minutes. He cautioned Frank to remain within 400 meters of the terminal, as crossing the airport boundaries could lead to serious trouble for him. James added a grim warning to keep the guard happy, emphasizing that any misstep could result in a fatal misunderstanding, as the guard was on high alert and any wrong move could give him the opportunity to open fire. Frank nodded, understanding the gravity of the situation, and assured James that he would do his best to keep the guard content and avoid any actions that could be misinterpreted. Frank has to walk slow and calmly towards the vehicle. James said 'don't be a statistic'. You would easily be classified as 'militia' by the guard. Frank assured him that he would do his best.

After what felt like an eternity of waiting, Frank finally spotted the United Nations vehicle approaching in the distance. He informed the guard that the vehicle had arrived for him and began walking slowly

toward it, making a conscious effort to maintain a calm demeanor despite the adrenaline coursing through him. Once inside the vehicle with James, Frank recounted the harrowing events of the day, sharing the anxiety and fear he had experienced while waiting at the airport.

They arrived at the hotel, where they ordered four beers to help ease the tension and celebrate Frank's safe arrival. However, after just one sip, Frank's stomach churned, and he realized he was still reeling from the chaos of the day, his body reacting to the stress he had endured. James, noticing Frank's discomfort, decided to take the remaining three beers with him and promised to order two sandwiches for Frank from the hotel reception while he left. He bid him farewell, reminding him to call in the morning when he was awake and feeling better. As Frank settled into his hotel room, he reflected on the day's events, feeling a profound sense of gratitude for being alive and safe but acutely aware of the unpredictability of life in Rwanda. The day had been a whirlwind of emotions and challenges, and he found himself unable to wait for the sandwiches to arrive, ultimately succumbing to exhaustion and falling asleep, hoping for a more peaceful tomorrow.

Friday

Closing the Field Visit

On Friday morning, Frank found himself once again at the United Nations Security building, a pivotal hub of international diplomacy and critical activities for the UN. This visit was not just another routine check in; it marked a significant turning point in his ongoing investigation into a complex case of fraud that had implications far beyond the borders of Rwanda. As he stepped into the building, he was acutely aware that this was the moment to meticulously record all the insights and data he had gathered during his recent field visit. The task ahead required him, as the investigator in charge of the case, to summarize his findings comprehensively and assess whether any crucial information was missing. This was essential to ensure the integrity and effectiveness of the investigation, which had already revealed troubling signs of systemic oversight failures. While he had prepared a preliminary draft during his time in the field, it was imperative to refine this document further, incorporating any additional information that could be sourced from external entities while he is still in the field, rather than solely relying on

the officials within the host country. This approach was vital, as it would provide a more holistic view of the situation and potentially uncover insights that local officials might overlook or may be unwilling to disclose.

The initial findings of the investigation painted a troubling picture: the fraudster had likely amassed a significant fortune over a span of three to four years, raising serious questions about the adequacy of oversight mechanisms in place within the entity. It was astonishing to consider how, in such a relatively small and interconnected environment, her activities had gone unnoticed for so long. Frank pondered the implications of this oversight, questioning why her acquisitions like luxurious villas, high-end cars, and other extravagant purchases, had not been scrutinized more closely. Furthermore, the declarations of her income and fortune submitted to the Organization in required frequencies seemed to have escaped rigorous examination, leaving a trail of unanswered questions that demanded further inquiry. The sheer scale of the fraud suggested not only individual negligence but also systemic flaws in the monitoring processes that were supposed to safeguard against such misconduct.

After four hours of intense focus, Frank was diligently working on the rough draft of the report, which was beginning to take shape and reflect the complexities of the case. The afternoon was spent contemplating the most effective way to present the facts, ensuring clarity and coherence in the narrative. Each detail mattered immensely, as the report would serve as a crucial document in understanding the extent of the fraud and the mechanisms that allowed it to flourish. He knew that the stakes were high. The findings could influence policy changes and lead to stronger safeguards against future fraud within the organization.

As the late afternoon approached, Frank returned to his hotel to pack his belongings and prepare for his departure to the airport. His colleague

and fellow investigator, James, had expressed a desire to see him off as he left Rwanda. Their camaraderie had developed over the course of the investigation, forged through shared challenges and long discussions about the case. Frank appreciated the gesture, recognizing that such connections were invaluable in the often isolating world of international investigations.

That evening, while at the airport, James approached him with a warm smile that conveyed genuine friendship. "I'm extremely glad to know you," he said sincerely, his voice filled with warmth. "I trust our paths will cross in the future. And let me tell you that you have shown incredible courage to meet multiple challenges in this case. I say this earnestly. Thank you. Goodbye." With that, James waved as the boarding announcement for the flight echoed through the terminal, signaling the end of their time together in Rwanda. Frank felt a mix of emotions and gratitude for the support he had received and a sense of melancholy at leaving behind the connections he had made.

As Frank made his way down the hallway to the gate, he was unexpectedly enveloped by a rich and robust aroma of freshly brewed coffee. It was a compelling scent that lingered in the air, a reminder of Rwanda's burgeoning reputation in the global coffee market. To his delight, each passenger was gifted a packet of ground coffee, a thoughtful gesture that showcased the country's pride in its agricultural products. This small token not only represented the local culture but also served as a reminder of the resilience and beauty of the Rwandan people, who had worked hard to rebuild their nation.

Once aboard the plane, Frank found himself drifting off to sleep, the comforting smell of coffee still lingering in his mind. When he awoke, the flight was nearing its destination in Brussels, and he felt a sense of accomplishment wash over him. The subsequent leg of his journey to Geneva was smooth and uneventful, and he arrived home on Saturday

afternoon, ready to reflect on his experiences and the lessons learned during the investigation.

In the days that followed, Frank dedicated himself to finalizing the investigation report. He adhered to the usual procedures for preparing and issuing such documents, ensuring that every detail was meticulously documented and that the findings would contribute to a broader and clear understanding of the case. The process was not just about compiling facts. It was about analyzing the findings establishing causality between facts and documents, creating a narrative that would inform future actions and policies, ultimately aiming to prevent similar fraudulent activities from occurring in the future. Frank understood that the implications of this investigation extended beyond the immediate case. They had the potential to influence how international organizations operated in the field and enforced accountability, making his work all the more significant.

Epilogue

As the crisp air of autumn envelops Geneva, Switzerland, on September 7, 2000, the city is once again graced by the vibrant hues of fall foliage painting the landscape in shades of amber, crimson, and gold. The leaves, once lush and green, are now gracefully detaching from their branches, signaling the transition from the warmth of summer to the cooler, more introspective months ahead. This time of year, holds a particular significance for the locals, as they prepare to celebrate another edition of 'Jeune Genevois,' a cherished tradition that honors the rich cultural heritage of the region. Interestingly, this celebration also revives the age-old practice of making plum cakes, a delightful culinary custom that Genevans have enjoyed for centuries, dating back approximately 400 years. The sweet aroma of baking plum cakes wafts through the air, inviting residents and visitors alike to partake in this delectable tradition that has become synonymous with the festival.

As Frank waits for the tram that will take him back to where he parked his car, he is unexpectedly struck by a poignant flashback. It was exactly

a decade ago, on a day remarkably similar to this one, that he embarked on a challenging investigation into a significant loss of funds that had occurred in the heart of Africa. This assignment was fraught with risks and uncertainties, as Frank navigated complex political landscapes cultural nuances, and dealt with various stakeholders, including local authorities and international organizations. The investigation required not only keen analytical skills but also a deep understanding of the socio-economic factors at play in the region. However, despite the myriad challenges he faced, the investigation ultimately concluded successfully, allowing him to return home with a profound sense of accomplishment and relief.

Upon his return from the field, Frank was tasked with drafting comprehensive reports detailing the findings of the investigation. These reports underwent meticulous factual verification, ensuring that all information was accurate and reliable before being disseminated to the relevant parties. This rigorous process was crucial, as the integrity of the findings would have far reached implications for the organization involved and the stakeholders affected by the financial misconduct. Although Frank has not kept up with the latest developments regarding the investigation's outcome, he recently learned that Francine Ngalula, the fraudulent secretary involved in the case, along with Pule Kgalefa, representative from the World Heal Organization for All, faced serious repercussions for their actions. While Kgalefa was eventually cleared to return to his position, Francine was not so fortunate; she was terminated from her role and subsequently extradited from Rwanda to Zaire to face justice.

The courts in Zaire handed down a severe sentence, imposing a 27-year prison term on Francine for her crimes. Reports suggest that she endured harsh conditions during her incarceration, ultimately leading to her untimely death behind bars. Fortunately, the organization that had

suffered the financial loss was able to recover the stolen funds through its insurance policies, thus avoiding any significant financial damage and allowing it to continue its vital work in public health. In a small but meaningful gesture of appreciation, Frank received a hand written note from the Director General, expressing gratitude for his diligent work on the case and acknowledging the successful resolution of a complex issue. The letter, simply stating, "Thank you, Frank, for a job well done," served as a reminder of the impact his efforts had on restoring integrity and trust within the organization.

As Frank reflects on these memories, he is jolted back to the present when his tram comes to an abrupt halt. The sudden stop prompts him to reconsider his plans for the day. He recalls his promise to his children to take them to Weggis, located in the picturesque Quatre-Cantons region, to enjoy a meal of "filet de perch," a local delicacy he had previously promised them. This dish, known for its delicate flavor and tender texture, is a favorite among locals and visitors alike, often enjoyed against the wonderful views of Lake Lucerne. Although he has taken them on various outings in the interim, this particular commitment had slipped through the cracks of his busy life, overshadowed by work and other responsibilities. Now, with the opportunity to make amends, Frank feels a renewed sense of purpose and determination to fulfill his promise, eager to create cherished memories with his family amidst the stunning backdrop of the Swiss landscape. It is a moment of reflection and realization for Frank; he understands that life is not just about professional achievements but also about nurturing relationships and creating lasting experiences with loved ones. Now is the time, he thinks, to embrace the beauty of the present and the joy of family.

Author

Haluk F. Gursel is a distinguished anti-fraud specialist whose extensive career spans several decades, beginning in 1967. His expertise encompasses a wide array of critical areas related to fraud detection and examination, fraud risk management under Enterprise Risk Management (ERM), accountability, integrity, ethics, loss prevention, corruption, transparency, and compliance.



Dr. Gursel's career took a significant turn when he joined the Internal Oversight Department of the World Health Organization (WHO) in Geneva, Switzerland, where his significant contributions to the field were notably recognized from 1980 to 2006. In this capacity, he was entrusted with sensitive investigative assignments at the behest of senior management, leading teams to address various cases of fraud or suspected fraud, showcasing his ability to navigate complex and high-

stakes situations with professionalism and integrity. His role in these investigations not only highlights his leadership skills but also his dedication to upholding ethical standards.

As a diplomat of the United Nations since 1991, Dr. Gursel's responsibilities have taken him to numerous UN member countries, where he has conducted investigations, evaluations, and audits. His work has included visits to challenging locations such as Myanmar, Cuba, and North Korea, where his findings were instrumental in establishing the WHO country office for the first time in North Korea, a significant milestone in the organization's outreach and operational capabilities. This achievement underscores the impact of his work on global health initiatives and the importance of transparency. His career is marked by a commitment to enhancing accountability within international organizations,

Career

In 2005, he played a pivotal role as a resource person and adviser for the UN Accountability Framework, where he drafted the UN fraud prevention policy and the terms of reference for the UN Independent Audit (Oversight) Advisory Committee. His contributions continued in 2006 when he helped formulate a quality assurance scheme for the WHO, further solidifying his reputation as a leader in the field. and accountability in international health governance.

Following his impactful work in the UN, Dr. Gursel took on the challenge of structuring an independent oversight department for the Pan American Health Organization, where he also contributed to the establishment of an Audit (Oversight) Committee. Starting from 2007, His role as Chief Compliance Enhancement Officer at UNAIDS allowed him to successfully implement an accountability enhancement initiative, demonstrating his ability to drive systemic change, his ability to

implement effective compliance strategies within large organizations. His expertise in ethics and compliance is further evidenced by his drafting and contributions to the terms of reference for various Ethics Offices, including those of the United Nations and UNAIDS. In recent years, he has conducted accountability enhancement reviews in the South-Eastern Asia region of the WHO and has been involved in several oversight assignments for organizations such as the Global Fund and USAID. Notably, he established a Monitoring Scheme for Income/Asset Declarations for political class and high-level government officials in a UN Member State and served as a resource person for an eLearning course on anti-fraud and anti-corruption for UN agency staff in 2017.

Academics

Dr. Gursel's academic contributions are equally impressive. In addition to his professional achievements, Dr. Gursel has made significant contributions to academia. From 1982 to 2013, he served as an adjunct professor at Webster University in Geneva, Switzerland, where he taught courses on fraud detection and examination, as well as fraud prevention, under the auspices of the Association of Certified Fraud Examiners (ACFE) and the Higher Education Initiative. He was a pioneer in introducing these courses to continental Europe, significantly influencing the education of future professionals in the field. As the Coordinator of the Webster University Training Programme on Fraud Prevention, Detection, Investigation, Ethics, and Compliance, he played a vital role in shaping the curriculum and training future leaders in anti-fraud measures.

Dr. Gursel's influence extends beyond the classroom. Dr. Gursel's expertise has also been sought in various prestigious academic settings, including lecturing in French on fraud and corruption issues in the Master's Programme at EDHEC in Paris, France, and serving as a keynote

speaker at the George Herbert Walker School of Management and Technology in St. Louis, Missouri, in 2012.

Additionally, he is on the roster of lecturer at the International Anti-Corruption Academy (IACA) in Austria and has served as an adviser and training leader for a certificate program in internal fraud prevention and investigation for one of the world's largest supply chain firms.

His involvement in the ACFE is noteworthy; he is a founding member and President Emeritus of the ACFE's Chapter in Switzerland and has played a crucial role in establishing several ACFE European Chapters, including the first Student Chapter outside the United States. His leadership in the field of occupational fraud is further exemplified his commitment to advancing the field of fraud prevention and education by his past presidency and founding membership in the Swiss Council on Occupational Fraud.

Dr. Gursel is also a member and Certified Fraud Prevention & Investigation Educator of the Asian Anti-Counterfeit Association (AAA) since 2009. His exemplary leadership in governance, risk management, and compliance was recognized when he received the Most Valuable Player award in finance and accounting which recognizes the most exemplary leadership achievements in governance, risk management, and compliance by Governance, Risk and Compliance (GRC) Institute whose Honorary Chairpersons P. Sarbanes and M. Oxley, primary sponsors of Sarbanes- Oxley (SOX). He has served as an advisory panel member for the Ethisphere Global Anti-Corruption Quotient since 2009 and was elected to the Advisory Board of ACFE in 2012. His contributions to anti-fraud education were further acknowledged when he was reelected to the ACFE Higher Education Advisory Committee in January 2012, which aims to promote anti-fraud education across various academic disciplines. In recognition of his meritorious service in fraud detection and deterrence, he received the Distinguished Achievement Award from ACFE in 2014.

Publications and Recognitions

In terms of publications and recognitions, his scholarly contributions include six published books on financial and accounting issues, along with numerous articles and contributions to various publications. He is a sought-after speaker at training sessions, workshops, and seminars, sharing his wealth of knowledge and experience with audiences worldwide and establishing himself as a thought leader in the field.

Among the accolades he has received, Dr. Gursel was honored with the 2004 ACFE Educator of the Year Award for his contributions to anti-fraud education and was recognized as the Person of the Year Abroad by Turkish media in 2005, received the ACFE Hubbard Award in 2008 for his landmark article, "Recognition of the Anti-Fraud Profession," which has been translated into multiple languages, including French, Spanish, Chinese, Japanese, Hindi, and Czech. His commitment to the field is further evidenced by his advisory roles, including serving on the Advisory Board of the Indiaforensic Institute since 2005.

Dr. Gursel's contributions to anti-fraud education and compliance have been recognized through various honors. In 2022, he was placed on the expert roster of the Southern European Anti-Corruption Initiative (RAI), a significant regional inter-governmental organization established in cooperation with the United Nations Office on Drugs and Crime (UNODC).

Most recently, he was honored with the Lifetime Achievement in Compliance award at the Excellence in Compliance Awards by Compliance Week and the LinkedIn group, underscoring his enduring impact on the field of compliance and anti-fraud initiatives further solidifying his legacy in the field.

Dr. Gursel holds an impressive array of academic and professional designations, including a Ph.D. in Economics and Finance, a Master's in Monetary Economics, and various certificates from esteemed

institutions, in anti-corruption and governance, risk, and compliance, showcasing his dedication to lifelong learning and professional development in the fight against fraud and corruption. These include the certificates on the Prevention of Harassment, Sexual Harassment and Abuse of Authority from the UN, Advanced Anti-Corruption, Prevention of Corruption from UNODC, and Justice Programme from Harvard. His credentials also include CPA (non-US), Certified Fraud Examiner (CFE), Certified Government Finance Manager (CGFM), and Certified Governance, Risk, Compliance Professional (CGRCP), reflecting his comprehensive expertise and commitment to excellence in the field of fraud prevention and compliance.



Haluk Ferden Gursel accepting the Lifetime Achievement in Compliance Award

This case, taken from true events, is quite exceptional in building up new thoughts on fraud detection mechanisms. The book is a completely inspiring one illustrating a unique situation that eludes the conventional detection methods. The actions of the fraudster were not upheld in any review by an oversight body, nor as far as anyone with official operations in the organization knew. The proper protocol states that Organization's funds need to be secured at all times to ensure that they are available when required. This particular case starkly highlights the consequences of deviating from such protocols.

The life lesson here tells all of us to think outside the box and innovate our approaches to detect fraud soon after they occur. This narrative serves as a poignant reminder that fraud artists are one step ahead of the very people charged with defining the rules, guidelines and standards of oversight, thereby destroying the actual effectiveness of the traditional methods of detection. This case is entertaining, but it provokes thought about the transformation in the field of fraud detection and the demand for adaptive strategies to prevent misconduct in finance and, indeed, fraud in general.

ANATOMY OF A FRAUD INVESTIGATION

Travel to the Heartland Africa

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